

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ELIZABETH M POLOVINA

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:16-23846

Chapter 13

Document No.:

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**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 22, 2021

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/12/2016 and confirmed on 11/30/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		169,405.46
Less Refunds to Debtor	0.00	
<b>TOTAL AMOUNT OF PLAN FUND</b>	<hr/>	<b>169,405.46</b>

Administrative Fees			
Filing Fee	0.00		
Notice Fee	0.00		
Attorney Fee	3,000.00		
Trustee Fee	8,105.27		
Court Ordered Automotive Insurance	0.00		
<b>TOTAL ADMINISTRATIVE FEES</b>	<hr/>		<b>11,105.27</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FREEDOM MORTGAGE CORP	0.00	103,004.05	0.00	103,004.05
	Acct: 6669				
	HUNTINGTON NATIONAL BANK(*)	11,387.42	11,387.42	632.53	12,019.95
	Acct: 8080				
					<hr/> <b>115,024.00</b>

Priority					
	DENNIS J SPYRA ESQ	0.00	0.00	0.00	0.00
	Acct:				
	ELIZABETH M POLOVINA	0.00	0.00	0.00	0.00
	Acct:				
	DENNIS J SPYRA ESQ	3,000.00	3,000.00	0.00	0.00
	Acct:				
	FREEDOM MORTGAGE CORP	750.00	750.00	0.00	750.00
	Acct: 6669				
	FREEDOM MORTGAGE CORP	200.00	200.00	0.00	200.00
	Acct: 6669				
	FREEDOM MORTGAGE CORP	0.00	0.00	0.00	0.00
	Acct: 6669				
	FREEDOM MORTGAGE CORP	0.00	0.00	0.00	0.00
	Acct: 6669				
	FREEDOM MORTGAGE CORP	0.00	0.00	0.00	0.00
	Acct: 6669				
	WESTLAKE SERVICES LLC(*) DBA WESTL	0.00	15,513.77	0.00	15,513.77
	Acct: 1959				
					<hr/> <b>16,463.77</b>

Unsecured					
	ECMC(*)	3,088.44	1,729.02	0.00	1,729.02
	Acct: 1024				
	PORTFOLIO RECOVERY ASSOCIATES, LL	16,485.31	9,229.10	0.00	9,229.10
	Acct: 5966				
	PORTFOLIO RECOVERY ASSOCIATES, LL	14,054.64	7,868.31	0.00	7,868.31
	Acct: 8108				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,358.87	760.75	0.00	760.75

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6193				
	HUNTINGTON NATIONAL BANK(*)	12,905.96	7,225.24	0.00	7,225.24
	Acct: 9166				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: XXXXPRAE				
	CREDITOR INFORMATION MISSING OR V.	0.00	0.00	0.00	0.00
	Acct:				
	MCCALLA RAYMER ET AL	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					26,812.42
<b>TOTAL PAID TO CREDITORS</b>					
<b>TOTAL CLAIMED</b>					
PRIORITY	950.00				
SECURED	11,387.42				
UNSECURED	47,893.22				

Date: 11/22/2021

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
 (412) 471-5566  
 cmecl@chapter13trusteevdpa.com

**IN THE UNITED STATES BANKRUPTCY COURT  
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ELIZABETH M POLOVINA

Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:16-23846

Chapter 13

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**ORDER OF COURT**

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

In re:  
Elizabeth M. Polovina  
Debtor

Case No. 16-23846-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: dric

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Date Rcvd: Nov 23, 2021

Form ID: pdf900

Total Noticed: 14

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2021:**

Recip ID	Recipient Name and Address
db	+ Elizabeth M. Polovina, 2857 Tischler Road, Bethel Park, PA 15102-3836
cr	+ Freedom Mortgage Corporation, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
14305169	+ AES/PHEAAFRN, P.O. Box 61047, Harrisburg, PA 17106-1047
14743686	Educational Credit Management Corporation, PO BOX 16408, ST. PAUL, MN 55116-0408
14305174	+ Freedom Mortgage Corp, 10500 Kincaid Drive, Fishers, IN 46037-9764
14320244	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14305170	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 23 2021 23:28:42	Capital One Bank USA NA, 15000 Capital One Drive, Henrico, VA 23238
14305172	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 23 2021 23:28:59	CBNA/Goodyear, P.O. Box 6497, Sioux Falls, SD 57117-6497
14305175	+ Email/Text: bankruptcy@huntington.com	Nov 23 2021 23:26:00	Huntingtn National Bank, 7 Easton Oval, Columbus, OH 43219-6060
14305176	+ Email/Text: bankruptcy@huntington.com	Nov 23 2021 23:26:00	Huntington, 7 Easton Oval, Columbus, OH 43219-6060
14366659	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 23 2021 23:28:44	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14307632	+ Email/PDF: rmscedi@recoverycorp.com	Nov 23 2021 23:29:06	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14307267	+ Email/Text: bankruptcy@huntington.com	Nov 23 2021 23:26:00	The Huntington National Bank, P.O. Box 89424, Cleveland, OH 44101-6424
15204399	+ Email/Text: bankruptcynotice@westlakefinancial.com	Nov 23 2021 23:26:00	Westlake Financial Services, 4751 Wilshire Blvd, Suite 100, Los Angeles, CA 90010-3847

TOTAL: 8

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
cr		Westlake Financial Services
14305173		Eric Scheirer, unknown
cr	*	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14305171	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank USA, NA, 15000 Capital One Drive, Henrico, VA 23238

District/off: 0315-2

User: dric

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Date Rcvd: Nov 23, 2021

Form ID: pdf900

Total Noticed: 14

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 25, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmllawgroup.com
Dennis J. Spyra	on behalf of Debtor Elizabeth M. Polovina attorneyspyra@dennisspyra.com
Jerome B. Blank	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com
Laurence A. Mester	on behalf of Creditor Westlake Financial Services lmester@mesterschwartz.com jschwartz@mesterschwartz.com
Lois M. Vitti	on behalf of Creditor Freedom Mortgage Corporation nicole@vittilaw.com loismvitti@vittilaw.com
Maria Miksich	on behalf of Creditor FREEDOM MORTGAGE CORPORATION mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor FREEDOM MORTGAGE CORPORATION pawb@fedphe.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 10